

**DOES EMPLOYMENT OPPORTUNITY ENSURE WOMEN
EMPOWERMENT? : A STUDY WITH SPECIAL REFERENCE TO
WOMEN ENGAGED IN GROUP ACTIVITIES IN NORTH-EAST INDIA**

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ABSTRACT

Poverty is a curse for civilization. It acts as deterrent for the people from being party to any development process. The worst sufferer in poverty-stricken family is its female counterpart. Developing countries like India frequently witness physical assault on women by the male counterpart of the family. This is more rampant in the socio- economically backward regions of the country. The problem faced by women gets aggravated by the forceful restriction they face while willing to participate in any decision making process both within the limit of household and outside. To get rid of the problems what is urgently required is women empowerment in real sense. Creation of self employment opportunities through group activity is an approach already gained ground for poverty eradication in rural areas. It also brings the rural women into the fold of socio-economic development. The present paper aims to find out what impact can the women employment have on women empowerment.

Key Words: Poverty, Women Empowerment, Self Employment, Inclusive Development

INTRODUCTION

India is a thickly populated country and eighty percent of its population lives in rural areas. Poverty is a curse for civilization. It acts as deterrent for the people from being party to any development process.

Development is not possible without reduction of poverty. The Government has already taken steps for reducing poverty. However, the outcome is not as has been desired. Self Help Group (SHG) is one such medium which, besides an earning source, also leads the participants towards socio-economic development. In this context, Self Help Groups has gained recognition and has been accepted as one of the new paradigms for combating poverty through socio-economic development of the poor, with special emphasis on social mobility and livelihood security. (Narayanaswamy, B, Samanta, R.K. and Narayana Gowda, K. 2007).

The worst sufferer in a poverty-stricken family is its female counterpart. Developing countries like India frequently witness physical assault on women by their male counterpart of the family. This is more rampant in the relatively backward regions of the country.

Because of gender discrimination women are always deprived from access to land, property and business. Women face more restriction than men in case of mobility. In the matter of wage and compensation they are always faced with discrimination because of limited access to labour market (King and Mason, 2001).

Women face discrimination in education and food consumption as compared to men. They face violence at home and outside (Sen and Kumar, 2001).

Women Empowerment means self-decision making in respect of education, participation, mobility, economic independence, public speaking, awareness and exercise of rights, political participation and many such attributes. In short, women empowerment means women are able to speak for her child's education or nutrition or speaks for her right of equal wage etc. It is multi-dimensional in its approach and covers social, political, economic aspects and leads to sustainable development

(http://wiki.answers.com/Q/What_is_women_empowerment). For the economic development of a nation there is need for active participation of women besides that of their male counterpart. SHG is an approach to empower women by giving them self employment opportunity.

Empowerment is a process of personal, economic, social and political development. Development of the socio-economic conditions of women is necessary so that they can take decisions in their household related matters. This will also enable them to take part in various decision making process of the community. The social motto of SHGs is to reduce conventional isolation of women by increasing their self respect and self importance among them. Because of financial empowerment women can now participate in her household financial system and that helps her to increase her bargaining power outside their house. For that she is now less dependent on men (Ghadoliya, M.K.).

Because of the secondary status in society women generally face several problems in life. Women are not allowed to express their sorrow or narrate their household problems to the outsider because of social restrictions. Involvement in group activities empowers women to deal with all kinds of problems in their domestic environment (Shinde K.H. & Ingole P. S. 2011).

Women empowerment requires ‘enhanced women’s space in decision making’, increased ‘access to credit, finances, property, nutrition, education, health care and whether it has decreased violence against women’, thereby improving the status of women in society and increasing their rate of participation in governance (Caroline Moser, 1993).

Under this backdrop, the present study aims to analyse the impact of involvement of women in group activities on improvement in their socio-economic status. The change in socio-economic status may be judged by a large number of factors. However, the present study concentrates on two important aspects – reduction in domestic violence on women and improvement in their ability to take decisions, at least in household related matters.

OBJECTIVES OF THE STUDY

- To find whether participation of women in SHG activities has really empowered women folk. The parameter used to indicate women empowerment, in this case, is reduction in domestic violence.
- To find how participation of women in SHGs influence their decision making capacity.

MATERIALS & METHODOLOGY

The present paper has Tripura as its area of study. Tripura already has success story in respect of implementation of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The state has also taken steps to increase women participation in labour market. Similar to Swarnajayanti Gram Swarajgar Yojana (SGSY), the state has a special scheme – Tripura State Support Project on SHGs (TSSPS). It is mainly meant for promoting group activities through formation of SHGs. However, the present study has considered only SGSY supported groups. Tripura is located in an extreme corner of North-Eastern Region of India. The state is predominantly rural in nature. The state comprises of four districts. The area of study in the present case is all the four districts – Dhalai, North, South & West. The study has been carried out in rural areas. It covers 120 randomly selected Self Help Groups. From each group one member is selected. Thus, the sample size is 120. Survey has been conducted to collect the necessary information. Data was also collected from secondary sources. The secondary data were collected from the Block Offices, Panchayat Offices and from the Department of Rural Development, Government of Tripura. Primary data were collected from the Self Help Group members through well structured questionnaire and through personal interviews.

RESULTS AND DISCUSSIONS

As per SGSY guideline, in General a Self-Help Group (SHG) may consist of ten to twenty persons. Generally all members of the group belong to families below the poverty line. However, if necessary, a maximum of twenty percent and in exceptional cases, where essentially required, up to a maximum of thirty percent of the members in a group may be taken from families marginally above the poverty line. A group, generally, does not consist of more than one member from the same family. Moreover,

a person should not be a member of more than one group. Swarnajayanti Gram Swarajgar Yojana (SGSY) scheme was started on 1st April 1999, to help poor rural families through formation of SHGs. Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrolments of their children, and improving their family nutrition etc. Financial intermediation on part of the female member of the family is generally seen more as an entry point to these other goals, rather than as a primary objective. As per the SGSY guideline at least forty percent of the Swarajgaris (beneficiaries) must be women and fifty percent of all SHGs in a district must belong to women SHGs. SHGs help the women by providing revolving fund, bank credit and subsidy for making them self reliant.

Table I contains information regarding composition of groups formed since 2009-10 through 28.08.2011 in India. It shows that a large number of women SHGs were formed during this period.

Table I: Self Help Groups formed Across India

Year	No. of SHGs Formed	No. of Women SHGs Formed	Percentage of women SHGs formed
	Total Since 1.4.99	Total Since 1.4.99	Total Since 1.4.99
2009-2010	3708410.35	2651450	71.49
2010-2011	3988926.34	2955287.79	74.08
2011-2012 till 28/08/2011	3943127	2865212	72.66

Source: <http://rural.nic.in/sgsy/sgsyframetop.asp?id=02>, retrieved on -28/08/2011

In 2009-10 about 71.5% of the total SHGs formed exclusively comprised of women. During 2010-2011 this proportion stood at 74.08%. Taking into consideration the entire period since 2009-10 till 28.8.2011, out of total number of self help groups formed 70% belongs to women.

Tripura is a small state in the North Eastern part of India. Self Help Groups are mainly designed to help the rural mass mainly the rural women through group activity by giving them self employment opportunity. Employment generation through group activity is an approach already gained ground towards poverty eradication in rural areas through creation of self employment opportunities in India. It also brings the women section of rural population into the fold of development. Certainly, it takes the economy towards inclusive development.

Table-II: Self Help Groups (SHGs) formed in Tripura

Year	No. of SHGs Formed	No. of Women SHGs Formed	Percentage of women SHGs formed
	Total Since 1.4.99	Total Since 1.4.99	Total Since 1.4.99
2008 to 2009	27010	17168	63.56
2009 to 2010	31485	19125	60.74
2010 to 2011	34436	21434	62.24

Source: <http://rural.nic.in/sgsy/sgsyframetop.asp?id=02>, retrieved on -28-08-2011

Till 2008-09 about 63.6% of the total SHGs were formed for women. During 2009-2010 formation of women SHGs was less than the number of SHGs formed with only male and with mixed composition with male and female. So till 2009-2010 the proportion of women SHGs stood at 60.7% which is quite low as compared to cumulative figure of previous year. In 2010-2011 the proportion of women SHGs again increased and the cumulative figure stood at 62.2%. For the whole period since 2008 to 2011, out of total number of Self Help Groups formed on an average, 60% belongs to women.

Table III: District Wise -Self Help Groups (SHGs) formed in Tripura during 2010 -2011(upto June-2011)

District	No. of SHGs Formed	Percentage of total SHGs Formed in Tripura	No. of Women SHGs Formed	Percentage of Women SHGs Formed in Tripura

	Total Since 1.4.99	Total Since 1.4.99	Total Since 1.4.99	Total Since 1.4.99
Dhalai	4980	14.46	3898	18.18
North Tripura	6221	18.06	3418	15.94
South Tripura	10246	29.75	5672	26.46
West Tripura	12989	37.71	8446	39.40
Total	34436	100	21434	100

Source-Rural Development Department, Government of Tripura

Table III shows that, in West Tripura district in 2010-2011, cumulatively, since 1st April 1999 about 39.4% of the total SHGs formed was women SHGs. It is quite high as compared to that in the other three districts. The proportion of women SHGs stood at 15.9% in North Tripura district which is quite low in this sense. One of the crucial reasons may be that the West District is a capital district and the transportation facilities and marketing facilities are better as compared to that in other three districts. As per the above data, if we consider Dhalai and South Tripura District, the percentage of women SHGs formed in these districts is 18.18% and 26.46% which are lower than the same in West Tripura District. South district is adjacent to the capital district. Moreover, the district has well developed urban part surrounding Udaipur town. As a result, marketing facilities are high in this district.

The groups are found to be involved in various activities including tailoring, fruit processing, fishery, piggery, goater, milch-cow, cane & bamboo work, weaving, incense sticks making, plantation, agriculture, pottery, grocery, toy making, mushroom cultivation, tea producing, foam products preparation, gift item making, decorating, jute products preparation, vermi-compost, photo binding, file-folder making, writing pad making, bakery, jewellery, candle sticks preparation, ready made garments trading, floriculture, supplying grains to the fisheries, mid-day meal, aluminium products making etc.

Out of the 120 surveyed groups, a total of 59 groups (49%) are female groups, 22

groups (18%) belong to male and 39 groups (33%) are mixed groups. In West Tripura district out of the total surveyed groups of 55, 64% are female groups, 7% are male groups and 29% are groups with mixed composition of male and female. In South Tripura District out of the 29 surveyed groups, 38% are female groups, 34% are male groups and 28% are mixed groups. In North Tripura out of the 26 surveyed groups 31% groups are exclusively belong to female, 23% are male and 46% are mixed groups. In the case of Dhalai 50% groups are female groups, 20% are male and rest 30% are mixed groups.

Table IV- Sex composition of the respondents

Sl.No.	Categories	Female	Male	Total
		No	No	No
1	West	41	14	55
2	South	18	11	29
3	North	15	11	26
4	Dhalai	7	3	10
	Total	81	39	120

Source: Field Survey, 2011

Among the total surveyed respondents 68% is female and rest 32% is male. District wise analysis of sex composition reveals that 74.5% of the female members and 25.5% male members are from West Tripura. In South Tripura sex composition of the respondents comprised of 62% female and 38% male. In North Tripura 58% are female and 42% are male. In Dhalai district 70% of the respondents are female and 30% are male.

Women empowerment through SHGs is one of the objectives of SGSY. Table IV shows that, as desired female participation as compared to male participation is quite high. So SHGs are, truly, helping women through their socio-economic upliftment, which in future will enable them to fight for their rights.

Data shows that lots of people are engaged in SHG activities. So it is very important to know that for how many respondents SHG activities are the only source of income.

It is also important to know that, what proportions of respondents are engaged in any other works other than SHG activities. Engagement only in group activities indicates that involvement in the SHG is the prime occupation. Existence of other sources of income signifies less importance attached by the respondent to his/her group activities. This also on many occasions, results in poor performance of SHGs.

Table V: Whether the respondents have any other occupation other than SHG activities

Sl.No.	Categories	Male		Female		Total	
		No.	%	No.	%	No.	%
1	Private employee	1	2.56	1	1.23	2	1.66
2	Govt. employee	-	0	1	1.23	1	0.83
3	Daily labour	1	2.56	2	2.46	3	2.5
4	Agriculture labour	6	15.38	11	13.58	17	14.16
5	Business	9	23.07	20	24.69	29	24.16
6	Others	3	7.69	7	8.64	10	8.33
7	No occupation	19	48.71	39	48.14	58	48.33
	Total	39	100	81	100	120	100

Source: Field Survey, 2011

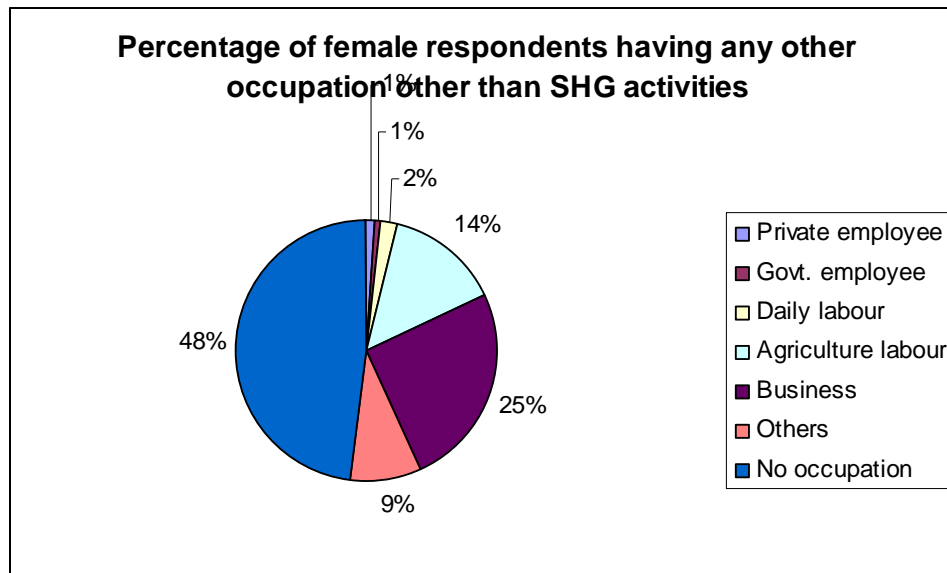
Table V shows that 48% out of the total number of respondents have no occupation other than SHG related work. It indicates that they only depend on SHG for their earning and it also signifies the group activity as a viable source of income generation. 24% respondents have other business activities and 14% are agricultural labourers. The rest of 13% are engaged as employees working in private sectors, as government employees, as daily labourers and as employees in other works.

For 48% of the respondents SHG activities are primary source of income and for 52% respondents it is a secondary source of income. 48% respondents spend a relatively

longer span of time for their SHGs because they are not involved in any other works. If we consider time as a factor which influences group success then it is very important to make SHG activities as a primary occupation.

Among the groups surveyed 49% are comprised of women. Among the individual respondents 68% are women. Women empowerment mostly depends on the financial empowerment of the women folk. SHG activities provide the rural women a platform to earn while staying at home and fulfilling their household responsibilities. Interaction with them reveals that for rural women it is always not possible to go far away in search of work. SHG is a group activity and the group member can do his or her work from their home also. SHG activities will be the primary occupation of the family if the family does not have any other sources of income. Primary occupation demands more attention and also yields more income. Chart I shows the proportion of the surveyed women, engaged in group activities, also having other sources of income.

Chart – I



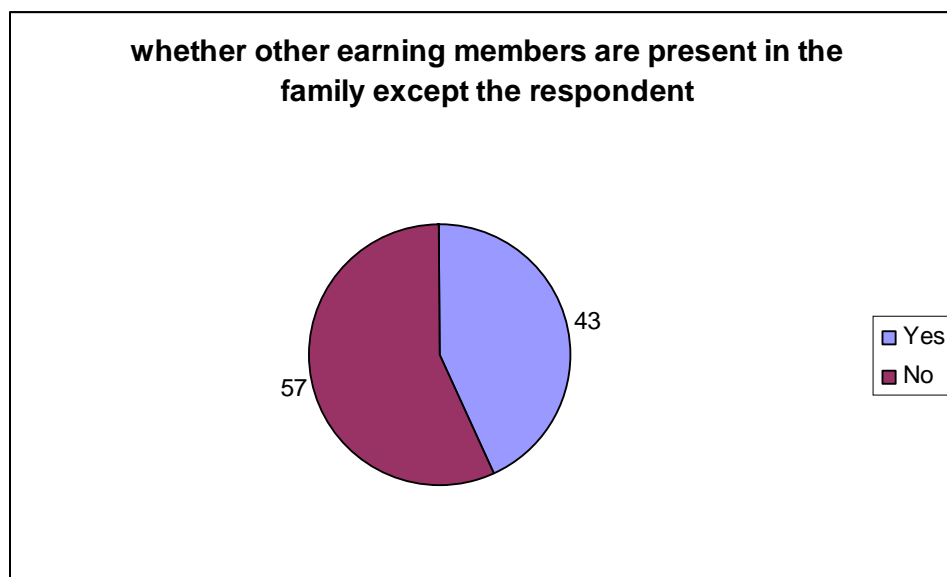
Source: Field Survey, 2011

Chart I shows that 48% female respondents have no occupation other than SHG related work. Out of the 81 female respondents 25% female respondents are engaged in other business activities, 14% are agricultural labourers, 9% are engaged in other

works, 2% are daily labourers and rest 2% are working in private and government sectors. It indicates that most of the women consider SHG activities as their primary source of income.

The field survey also reveals that among the male respondents 48% claim that they have no other sources of income other than the group activities. 23% of the male respondents are engaged in other part time business while 15 % of the male also works as agricultural labourers. 8% of the SHG workers have mentioned about their engagement in other various types of works and 3% of the group members also work as daily labourers. Only 3% of the members mentioned SHG activities as their part time occupation and they also have jobs with other private non-farm organisations.

Chart – II



Source: Field Survey, 2011

A total of 52 respondents (43%) with 35 female (43%) and 17 male (44%) told that there are another earning members present in their family. A total of 68 respondents (57%) with 46 female (57%) and 22 male (56%) expressed that their family has no other earning members. Data reveals that, most of the respondents are the only earning members in their family.

The 120 surveyed respondents expressed that on an average their income per month from the SHG activities is Rs.1825.83.

Women empowerment in real sense is possible when the ladies are able to take their decisions regarding their own matter and also regarding their family matters.

Table VI: Any Kind of change in Decision Making Capacity of the Respondent after Joining SHG

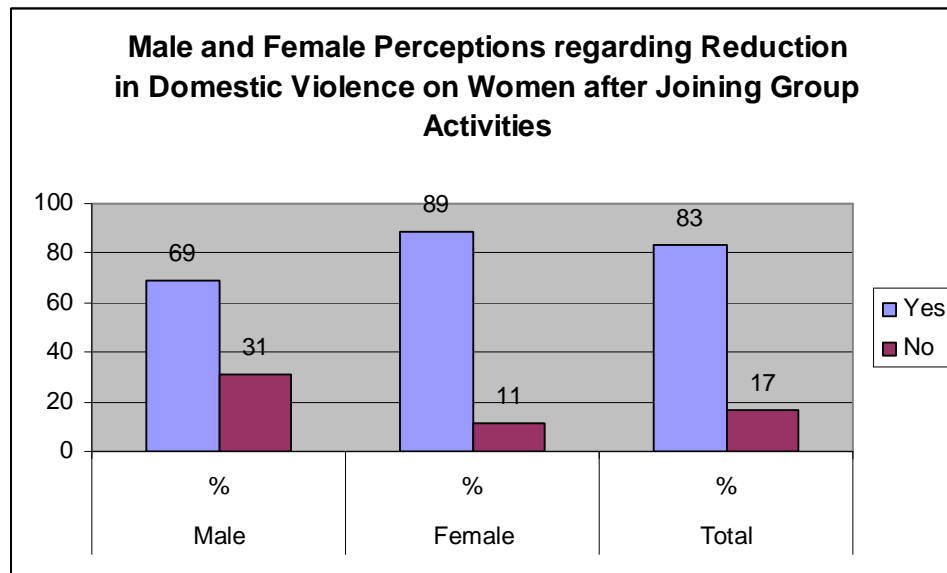
Sl. No	Categories	Male		Female		Total	
		No.	%	No.	%	No.	%
1	Yes	31	79	55	68	86	72
2	No	8	21	26	32	34	28
	Total	39	100	81	100	120	100

Source: Field Survey, 2011

Table VI shows that, a total 86 respondents (72%) reported that positive change in decision making capacity has taken place after joining SHG. Out of the total female respondents, 55 ladies (68%) experienced the positive change in their decision making capacity regarding their children's education, children's health etc. From this table it is clear that participation of women in SHGs influence their decision making capacity.

To ensure women empowerment, it is essential to know whether after joining SHGs domestic violence among the respondents has reduced.

Chart - III



Source: Field Survey, 2011

Among the surveyed members 99 respondents (83%) with 72 female (89%) and 27 male (69%) told that after joining SHGs, domestic violence has reduced. Total 21 respondents (17%) with 9 female (11%) and 12 male (31%) said that there was no change in domestic violence. Most of the respondents expressed that domestic violence has reduced after joining SHGs. It also bears evidence that participation of women in SHG activities has really empowered women folk.

According to the some literate members, after joining the SHGs there has been a vast improvement in their educational status. Now they are able to read letters and some of them are able to understand the numerical figures also. They are also able to maintain the accounts of the group. Most of the members told that after joining SHGs they have sent their children to the school. Some members told that they are able to purchase the books and copies for their children and are also able to send their children's to tutorial homes.

There are a lot of women members who don't know the rules and regulation regarding SHG or SGSY. Some of the group members have no information even about their own group. So they totally depend on the other members. In some groups, one or two

members behave like a leader of the group and treat other members as his/her subordinates. The leader buys the products from the other group members at a very cheap rate and sells them in the market at a very high rate.

However, in the social context, the decision and suggestions of women have become more acceptable once they have started contributing to their family income through their activities in SHGs. The women members also feel empowered as after joining the groups they have experienced improvement in financial and social status. Some of the groups also participate in the village development works and they also help other fellow members in their problems.

Though women participation in group activities in the rural parts of India is not low, still there is a need to create more interest and awareness about SHG programme among the women. There is a need to generate awareness among the villagers regarding the rules and regulation of SGSY. In this regard, the Government also has to act with more responsibility. It is not possible to empower women by providing credit only. They need to be organised to properly utilize the services. Adequate study for 'Need Based Assessment' while selecting group activity is required. For this, capacity building of the Panchayati Raj Institution members is essential. Survey reveals that the group members are really interested to take the activity more seriously and for that they are ready to undertake hard work also but it is the lack of adequate marketing facility that finally de-motivates them.

Self Help Groups is an opportunity to bring women into mainstream. It provides them with a platform to interact and participate in economic as well as societal activities. Efforts on part of Governments as well as other stakeholders are required to make such group activities sustainable. There is need to engage more non-governmental organizations and micro finance institutions in this area. Following the recommendations of the Tripura Commission for Women, to meet the rising need of micro credit for Women Cooperatives or SHGs, one women cooperative bank is urgently required. Self Help Groups are mainly designed to help the rural mass mainly the rural women through group activity by giving them self employment opportunity. Employment generation through group activity is an approach already gained ground

towards poverty eradication in rural areas through creation of self employment opportunities in India. It also brings the women section of rural population into the fold of development. Certainly, it takes the economy towards inclusive development.

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